

UTAH INDIVIDUAL & SMALL GROUP SURVEY INSTRUCTIONS

All Fraternal, Health, Life and Property & Casualty insurers with Comprehensive Hospital & Medical (Major Medical) business in Utah are required to complete and file this survey. All other insurers are exempt. The completed survey form should be sent to the Utah Insurance Department **on or before June 12, 2020**. All submissions should be made via the UID secure file upload website to the Health Research Division at: <https://forms.uid.utah.gov/insurance/fileUploads/>. Any other forms of data submission are not acceptable. Filings submitted to other divisions will not be accepted. Failure to file by the deadline may subject your company to the enforcement penalties under Utah Code § 31A-2-308. Any questions on completing this survey form should be directed to the Research Assistant via email to uid.healthresearch@utah.gov.

This survey is designed to collect information on the number of Comprehensive Hospital & Medical Policies **in force as of May 30, 2020** in the Individual or Small Group markets. We want to know the state of the Comprehensive Hospital & Medical Individual and Small Group markets as of May 2020.

The survey form consists of a single table. Companies with Comprehensive Hospital & Medical business report the number of insured members into one of four plan categories. There are two plan categories for NON-ACA Plans and two plan categories for ACA Compliant Plans. If your company does not have any individual or small group policies in force as of May 30, 2020, simply type "NONE" in the survey table and submit the survey.

SIGNATURE FORM

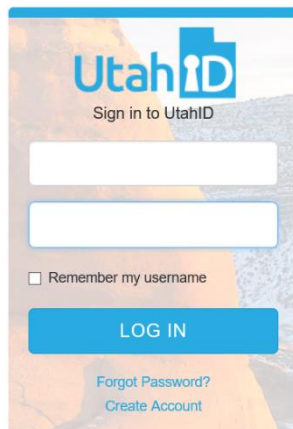
The Utah Individual & Small Group Survey includes a business confidentiality signature form. The Utah Insurance Department collects the Utah Individual & Small Group Survey with the intent and understanding that these records are classified as protected records under § 63G-2-305(2). The Signature Form is being made available from the website along with the instructions and survey form. The Signature Form should be filed along with the survey. This signature form ensures that the data is properly classified as a protected record under § 63G-2-305(2). In order to ensure this data is properly classified, please sign and date the Signature Form and submit it via the UID secure file upload site website to the Health Research Division. This year's signature form covers data your company may have sent to the Utah Insurance Department during 2020.

Any representative of your company can sign the form. Please sign the form and send an electronic copy (e.g., Adobe PDF format), along with the survey form to the Utah Insurance Department (see Secure Transmission of Survey Data). A copy will be kept on file along with your survey.

SECURE TRANSMISSION OF SURVEY DATA

The Utah Insurance Department has, in past years, received survey information via email. In an effort to increase security of electronic transmissions, we now require all survey data to be submitted using an encrypted upload site. *All data sent in any other format will not be accepted.* In order to use the new UID secure file upload website you will need to set up a Utah-ID user account. Go to <https://forms.uid.utah.gov/insurance/fileUploads/>. The website address is case sensitive. The first time you go to this site, you will be redirected to a login screen with the option to create a new account. Click on create a new account (see Figure 1).

Figure 2: Utah-ID Log In Screen



The login screen features the Utah-ID logo at the top. Below it, the text "Sign in to UtahID" is displayed. There are two input fields for username and password. A checkbox labeled "Remember my username" is located below the password field. A blue "LOG IN" button is positioned below the input fields. At the bottom, there are two links: "Forgot Password?" and "Create Account".

Figure 1: Utah-ID Creation Screen



The creation screen is divided into two main sections. The left section, titled "Steps needed to Access forms.uid.utah.gov", lists three steps: (1) Create Account, (2) Provide Information Needed, and (3) Activate Account. A link "Return to Login" is provided below these steps. The right section, titled "Utah-ID Creation", contains several input fields: "Choose a Utah-ID" (with a help icon), "Your Name" (split into "First" and "Last" fields), "Email Address", "Repeat Email Address" (with a help icon), "Alternate Email Address" (with a help icon and "Optional" label), "New Password" (with a "Password Strength" indicator), "Verify Password", "Mobile" (with a help icon and "Optional" label), and a "Providers" dropdown menu. A blue "Create Account" button is at the bottom right.

Follow the prompts to create a new Utah-ID user account (see Figure 2) by choosing a user name, providing your name, and password. You will be required to set up security questions and answers in the event you require technical support to reactivate your account (see Figure 3).

After submitting your security questions, the Activate Account screen will display (see Figure 4). Once you see this screen, you are prompted to retrieve a validation code from the email address you provided in the Creation Screen. Enter the code and click Activate. An example of the validation email is shown in Figure 5.

Figure 4: Utah-ID Creation Screen

The screenshot shows a web form titled "Information Needed". On the left, a sidebar lists "Steps needed to Access forms.uid.utah.gov": (1) Create Account, (2) Provide Information Needed (highlighted), and (3) Activate Account. Below the sidebar is a "Return to Login" link. The main form area is titled "Review/update your security questions" and contains three identical sections for "Recovery Question 1", "Recovery Question 2", and "Recovery Question 3". Each section has a dropdown menu labeled "Select a Question" and a text input field labeled "Your Answer". At the bottom of the form is a blue "Submit" button.

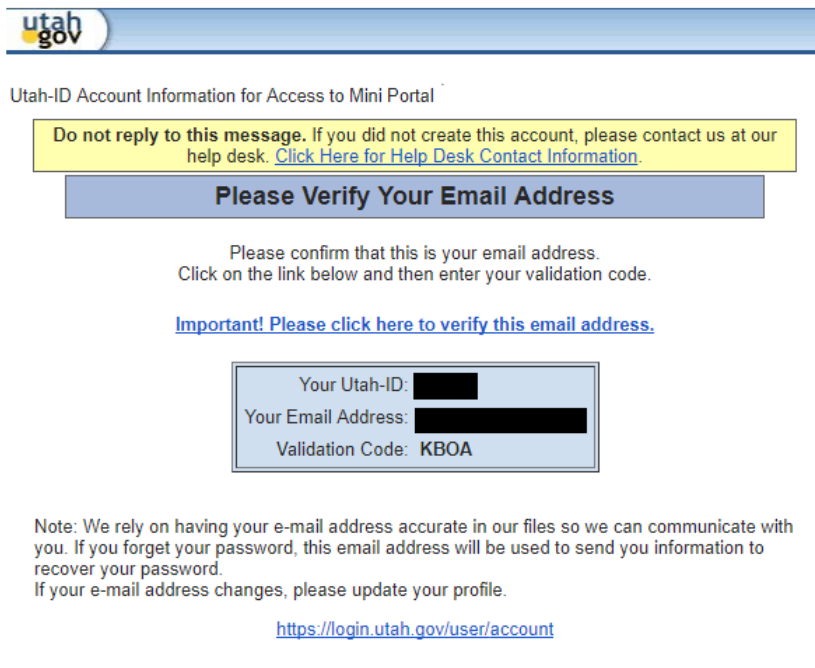
Figure 3: Utah-ID Activate Account

The screenshot shows a web form titled "Activate Account". On the left, a sidebar lists "Steps needed to Access forms.uid.utah.gov": (1) Create Account, (2) Provide Information Needed, and (3) Activate Account (highlighted). Below the sidebar is a "Return to Login" link. The main form area contains instructions: "You should receive an email containing a validation code. Please enter the code below to activate your account. Or the email provides a link that you may select to activate your account." It also provides a link to "Ask For Help" and a "Help-Desk" ticket submission option. Below this is a form with an "Email Address" field and a "Mail New Validation Code" link. There is a "Code" input field. Further down is an "Alternate Activation Method" section with a "Google" logo and text: "You may also Activate your account by logging in with your Google account." Below this is a "Bypass Activation" checkbox. A warning message states: "Warning: Accounts that are not activated will be deleted after a short time. You may login 3 more times without activating your account." At the bottom is a blue "Activate" button.

Once you click Activate, you will be rerouted back to <http://forms.uid.utah.gov/insurance/fileUploads/>. If not, please return to the login screen by using the UID secures website address. Enter your login information. It may take up to 15 minutes after activating your Utah-ID, before you see the upload web page shown in Figure 6.

The State of Utah supports and recommends the use of Google Chrome web browser when accessing this site. If you have difficulties creating a Utah-ID, support is available by calling the Department of Technical Services at (801) 538-3440.

Figure 5: Validation Email



Once logged in, you will see the new site that allows you to securely upload your survey files. Select "Health Research" from the drop down menu, click on "Add File" to select the signature form and survey form, using your NAIC company code in the file name, and click on "Upload Files".

The file naming convention is "<Your NAIC Cocode>-Utah<form file name>". If your NAIC Cocode is "99999" your file names would resemble the following examples (e.g. 99999-Utah-ISG-Survey.xlsx; 99999-Utah-ISG-Signature.pdf).

Figure 6: Utah ID File Upload webpage



VIRTU EMAIL ENCRYPTION SYSTEM

The State of Utah has adopted the Virtu platform for email encryption. In the case that we need to send you information securely, you may receive an encrypted email from the Utah Insurance Department using the Virtu encrypted email system. You will be able to identify the email using the following criteria (see Figure 7):

- The From address will normally be from uid.healthresearch@utah.gov or a utah.gov email address.
- Look for the Utah-ID logo
- Look for the *Unlock Message* button
- Look for the following text: "Virtu encrypts emails to keep private information safe. Learn more at Virtu.com"

Figure 7: Utah-ID Secure Email



Click *Unlock Message* to unlock the email and view the email content. If you experience problems, assistance is available through the Department of Technical Services at (801) 538-3440. Please contact the Research Assistant at uid.healthresearch@utah.gov, if you are experiencing problems in viewing the message.

PART 1: UTAH COMPREHENSIVE HOSPITAL & MEDICAL BUSINESS

DEFINITION OF COMPREHENSIVE HOSPITAL & MEDICAL

COMPREHENSIVE HOSPITAL & MEDICAL:	Business that includes major medical, comprehensive medical and other hospital-surgical-medical benefit plans designed to be the insured member's primary health benefit plan. This category includes H16 Major Medical health benefit plans filed via SERFF as H16I, H16G, HOrg02I, or HOrg02G. Exclude all H15 Hospital, Medical, Surgical expense plans that are designed to function as a supplement to a primary health benefit plan (see Hosp-Med-Surgical (Supplement Only)). Also exclude all Short-Term Limited Duration plans (see Short-Term Limited Duration).
HOSP-MED-SURGICAL (SUPPLEMENT ONLY):	Business that includes any hospital only expense, medical only expense, surgical only expense, hospital and medical expense, hospital and surgical expense, medical and surgical expense, and hospital, medical and surgical expense (supplement). This category includes H15I or H15G Hospital, Medical, Surgical expense plans that are designed to function as a supplement to a primary health benefit plan (e.g., H16 Major Medical). Exclude all Comprehensive Hospital & Medical plans. Also exclude all Short-Term Limited Duration plans.
SHORT-TERM LIMITED DURATION:	Business that complies with the definition of short-term limited duration plans under § 31A-1-301(172). "Short-term limited duration health insurance" means a health benefit product that: (a) after taking into account any renewals and extensions, has a total duration of no more than 36 months; and (b) has an expiration date specified in the contract that is less than 12 months after the original effective date of coverage under the health benefit product. Short-term limited duration plans have limited medical benefits and are not considered a "health benefit plan" under Chapter 30 of the Utah Code. This category includes short-term limited duration plans filed via SERFF as H16I, H16G, H15I, or H15G product with a State Sub-TOI – Short Term. Exclude all Comprehensive Hospital & Medical plans or Hospital-Medical-Surgical (Supplement Only) plans.

DEFINITION OF INDIVIDUAL, SMALL GROUP, AND LARGE GROUP

Group Categories

INDIVIDUAL:	Insured policies issued to an individual person.
SMALL GROUP (1 to 50):	Insured policies issued to a group organization with 1 to 50 employees.
LARGE GROUP (51 or more):	Insured policies issued to a group organization with 51 or more employees. Exclude all large group business. The survey focuses on individual and small group only.

COLUMN DEFINITIONS

NUMBER OF INSURED MEMBERS:	Report the number of insured members for policies <u>in force as of May 30, 2020</u> . For individual policies, the number of insured members must include dependents. For group policies, the number of insured members must equal the number of subscribers (certificate holders) plus dependents.
NUMBER OF INSURED POLICIES:	Report the number of policies issued <u>in force as of May 30, 2020</u> . For individual policies, enter the number of insured policyholders. For group policies, enter the number of subscribers (certificate holders).
NUMBER OF INSURED EMPLOYERS:	Report the number of insured employer groups <u>in force as of May 30, 2020</u> . This is <u>not</u> a count of the number of subscribers. Enter the total number of employer groups for each row category. "Number of Insured Employers" means a count of the number of employer groups with a particular type of health benefit plan. Unlike the other column categories, the counts in this column may not sum to the total due to double counting. The unit of analysis is the employer group, not the health benefit plan. Report the actual number of employer groups that would be true for each row category.

ROW DEFINITIONS

NON-ACA OFF-EXCHANGE PLANS:	Plans that are not fully ACA Compliant and operate on regulatory criteria available during 2010-2013.
GRANDFATHERED PLANS (NON-ACA OFF-EXCHANGE):	Grandfathered Plans are Comprehensive Hospital & Medical Plans filed for use in Utah under the regulatory rules created prior to the ACA regulations. Grandfathered Plans must have been in effect prior to March 23, 2010 and can have a range of effective dates (Jan-Dec), and are exempt from most ACA regulations; however, these plans must include Coverage until Age 26 (Adult Children), Pre-existing Condition Exemptions, and have no Lifetime Limits.

**TRANSITIONAL PLANS
(NON-ACA OFF-EXCHANGE):**

Transitional Plans are Comprehensive Hospital & Medical Plans filed for use in Utah for those who may have lost coverage due to plan cancellation or would have otherwise been terminated or cancelled. Transitional Plans have a range of renewal dates and may carry over in some cases. These plans are exempt from most ACA regulations; however, these plans must include Pre-existing Condition Exemptions, Mental Health Parity, Waiting Periods, and have no Annual Limits. Transitional Plans in Utah are not an option for Large Group under the Utah Insurance Code, and in most cases should only be reported for Individual or Small Group Only.

**EARLY RENEWAL PLANS
(NON-ACA OFF-EXCHANGE):**

Early Renewal Plans are Comprehensive Hospital & Medical Plans filed for use in Utah under the ACA regulatory rules implemented during 2010 to 2013, but do not include the ACA regulatory rules implemented after January 1, 2014. There should be very few, if any, of these plans. Early Renewal Plans in Utah are not an option for Large Group under the Utah Insurance Code. Report all Early Renewal Plans under the Transitional Plans category (see TRANSITIONAL PLANS).

ACA COMPLIANT PLANS:

Plans that are fully Compliant with all ACA regulations, including all of the regulatory requirements that started January 1, 2014.

**OFF-EXCHANGE PLANS
(ACA COMPLIANT):**

Off-Exchange Plans are Comprehensive Hospital & Medical Plans filed for use under Utah's standard state and federal regulatory rules and are not sold through the Federal Health Exchange. Most plans in existence qualify under this definition. Off-Exchange Plans may also include Qualified Health Plans (QHP) that are offered off the exchanges by carriers who provide QHP plans for the Federal Health Exchange. Any business sold through private company health exchanges should be reported in this category.

**FEDERALLY FACILITATED
MARKETPLACE (FFM) PLANS
(ACA COMPLIANT):**

Federally Facilitated Marketplace (FFM) Plans are Comprehensive Hospital & Medical Plans filed for use under the specialized regulatory rules of the individual federal exchange also known as the Federally Facilitated Marketplace. Your company must be registered with the Federally Facilitated Marketplace (FFM) to sell these plans, and the plans must meet the ACA definition of Qualified Health Plans (QHP). Companies that offer QHP plans through the Federally Facilitated Marketplace (FFM) may also offer a QHP plan as an Off-Exchange Plan. Federally Facilitated Marketplace (FFM) plans in Utah are individual only.



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